



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/822,310	04/12/2004	Andre Lavoie	028750.0027-US02	2574
26853 7590 02/06/2008 COVINGTON & BURLING, LLP ATTN: PATENT DOCKETING 1201 PENNSYLVANIA AVENUE, N.W. WASHINGTON, DC 20004-2401			EXAMINER SINGH, RACHNA	
			ART UNIT 2176	PAPER NUMBER
			MAIL DATE 02/06/2008	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/822,310

Applicant(s)

LAVOIE ET AL.

Examiner

Rachna Singh

Art Unit

2176

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 21 December 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-9, 12-26 and 28-44 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-9, 12-26, and 28-44 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 12 April 2004 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____.
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____.

DETAILED ACTION

1. This action is responsive to communications: A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 12/21/07 has been entered.

2. Claims 1-9, 12-26, and 28-44 are pending. Claims 1, 28, and 29 are independent claims. Claims 42-44 are newly added claims.

Priority

3. Applicant's claim for the benefit of a prior-filed application under 35 U.S.C. 119(e) or under 35 U.S.C. 120, 121, or 365(c) is acknowledged. Applicant has not complied with one or more conditions for receiving the benefit of an earlier filing date under 35 U.S.C. 120 as follows:

Regarding Provisional Application 60/461,386, the later-filed application must be an application for a patent for an invention which is also disclosed in the prior application (the parent or original nonprovisional application or provisional application). The disclosure of the invention in the parent application and in the later-filed application

Art Unit: 2176

must be sufficient to comply with the requirements of the first paragraph of 35 U.S.C.

112. See *Transco Products, Inc. v. Performance Contracting, Inc.*, 38 F.3d 551, 32 USPQ2d 1077 (Fed. Cir. 1994).

The disclosure of the prior-filed provisional application, Application No. 60/461,386, fails to provide adequate support or enablement in the manner provided by the first paragraph of 35 U.S.C. 112 for one or more claims of this application. Provisional Application 60/461,386 is drawn to a Powered rotary board turner which is not related to a financial document change identifier.

Furthermore, the application Applicant's claim for the benefit of a prior-filed application under 35 U.S.C. 120, 121, or 365(c) is acknowledged. Applicant has not complied with one or more conditions for receiving the benefit of an earlier filing date under 35 U.S.C. 120 as follows: An application for patent for an invention disclosed in the manner provided by the first paragraph of **section 112** of this title in an application previously filed in the United States, or as provided by **section 363** of this title, which is filed by an inventor or inventors named in the previously filed application shall have the same effect, as to such invention, as though filed on the date of the prior application. The inventor(s) named in Provisional Application 60/461,386 do not match any of the names of the inventor(s) of the current application.

Applicant's claims for the benefit of Provisional Application 60/462,065 is acknowledged.

Claim Rejections - 35 USC § 112

4. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

5. Claims 1-9, 12-26, and 28-44 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

Independent claims 1, 28, and 29 recite ***the numerical tabular delta data is numerically different in amount from the related first-document tabular numerical data and second-document tabular numerical data***; however, there does not appear to be support for this limitation in the Specification. Furthermore, tabular numerical delta data can merely be indicative of a difference between the first document and the second document and not necessarily a percentage change. Thus there does not appear to be any requirement that the delta data be different than the numerical data in the first or second document if all that is required of the delta data is that it be "indicative of a difference". Correction and/or clarification is requested.

Claims 2-9, 12-26, and 30-44 are rejected for incorporating the deficiencies of their base claim from which they depend.

Art Unit: 2176

Claims 42-44 further recite "substantial horizontal alignment"; however, there does not appear to be support for this limitation in the Specification. Correction and/or clarification is requested.

Claim Rejections - 35 USC § 101

6. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

7. Claims 1-9, 12-26 and 28-44 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

Independent claim 1 is considered software per se. Computer programs may be explicitly claimed as, for example, a series of code or instructions for performing functions or may be implicitly claimed as, for example, a system, a module or an apparatus. Where there is no evidence in the specification that a means which may be interpreted as software, hardware or combinations thereof necessarily includes hardware, it will be interpreted in its broadest reasonable sense as a software means, which is the case here. Specifically, the processor on page 10, paragraph [0034] is described as being software.

Thus a claim to functional descriptive material, including computer programs, per se, is not patent eligible subject matter. It should be noted that functional descriptive material claimed in combination with an appropriate computer readable medium to

Art Unit: 2176

enable the functionality to be realized is patent eligible subject matter if it is capable of producing a useful, concrete and tangible result when used in the computer system.

Dependent claims 2-9, 12-26 and 30-44 are rejected under 35 U.S.C. 101 for fully incorporating the deficiencies of their base claim form which they depend.

Similarly, independent claim 28 is considered software per se. Computer programs may be explicitly claimed as, for example, a series of code or instructions for performing functions or may be implicitly claimed as, for example, a system, a module or an apparatus. Where there is no evidence in the specification that a means which may be interpreted as software, hardware or combinations thereof necessarily includes hardware, it will be interpreted in its broadest reasonable sense as a software means, which is the case here. Specifically, the processor on page 10, paragraph [0034] is described as being software and the output device is not necessarily hardware as it is outputting from the processor.

Thus a claim to functional descriptive material, including computer programs, per se, is not patent eligible subject matter. It should be noted that functional descriptive material claimed in combination with an appropriate computer readable medium to enable the functionality to be realized is patent eligible subject matter if it is capable of producing a useful, concrete and tangible result when used in the computer system.

Dependent claim 29 is rejected under 35 U.S.C. 101 for fully incorporating the deficiencies of their base claim form which they depend.

Claim Rejections - 35 USC § 103

8. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

9. Claims 1-2, 9, 13-14, 16, 18-23, 25, and 28-41 are rejected under 35 U.S.C. 103(a) as being unpatentable over Gay, US 6,792,145 B2, 09/14/04 (filed on 06/08/01) in view of Zilberman, US 2006/0167772 A1, 07/27/06 (filed 10/30/02, provisional application filed on 10/30/02) and Zernik, US 7,260,773 B2, 08/21/07 (Continuation filed on 03/28/02).

Regarding claim 1, Gay teaches a pattern recognition process for text document interpretation. Gay teaches extracting textual and tabular data from financial documents. A comparison is made between the character strings of the financial document and the character strings provided in the previous financial documents which meets the preamble, ***an apparatus for generating a comparison of related subject matter found in two different financial documents***. See abstract.

Gay teaches his invention is directed to SEC documents such as 10-Q or 10-K financial documents which contain character strings and numerical data in tabular form. See column 1, lines 35-45 and column 2, lines 15-52. Comparisons are made between a raw SEC document containing tabular information that has been downloaded from a website and a new SEC financial document which also contains tabular information which meets the limitations, ***a first document comprising first-document tabular numerical data; a second document comprising second-document tabular numerical data, said second document being a variation of said first document.*** See column 3, lines 35-67 and column 4, lines 1-38.

Gay teaches receiving the first and second document via a website which meets the limitation, ***a processor for receiving said first-document and said second-document.*** See column 3, lines 35-67 and column 4, lines 1-38. Gay further teaches extracting a first valid character string from a previously existing financial document and comparing each string in a first/old document to the character strings in the new/second financial document wherein each character string represents a numerical value that is stored in a database which meets the limitation, ***a comparator comprised in said processor for comparing said first-document tabular numerical data to related second-document tabular numerical data.*** See figure 1, column 2, lines 15-30, column 4, lines 14-67, and column 5, lines 1-40.

Gay teaches the comparison of the two documents results in the creation of a second matrix of character strings representing numerical data provided on a second plane in the database including those textual strings that are not included in the first

Art Unit: 2176

matrix of textual strings (from the first document). See columns 5, lines 40-67 and column 6, lines 1-54.

EXAMINER NOTE: Determining which textual strings are new or not included in the first matrix of textual strings representing the first document and forming a second matrix is generating tabular delta data indicative of a "change" because it is identifying a new textual string in the second financial document which is considered a "change".

Gay teaches the first and second document tabular data contains text data and the comparator generates the text/tabular delta data which meets the limitations, *said first document further comprising first-document tabular text data and said second document further comprising second-document tabular text data; wherein said comparator further compares said first-document tabular text data to related second-document tabular text data to generate text tabular delta data.*

See figure 1, column 2, lines 1-15 and 24-52, column 3, lines 35-66, column 4, and column 9, lines 59-62.

Gay does not teach *generate numerical tabular delta data indicative of at least one of a difference and a percentage change between the related first-document tabular numerical data and said second-document tabular numerical data; the numerical tabular delta data is numerically different in amount from the related first-document tabular numerical data and second-document tabular numerical data; and transmitting the numerical tabular data from the comparator.*

However, Zilberman discloses interpreting financial documents in which financial inputs are evaluated against a predetermined value and the results of the evaluation including

Art Unit: 2176

changes and percentage changes are produced which meets the limitation, ***the numerical tabular delta data is numerically different in amount from the related first-document tabular numerical data and second-document tabular numerical data; and transmitting the numerical tabular data from the comparator.*** For example, a variable may represent a difference in percent of total assets or percent of sales between one entity and its competitor. See page 4, paragraph [0059] and page 6, paragraph [0068].

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zilberman's depicting the change between financial information in the system of Gay because it provides for comparisons of financial information with previous periods, industry averages, etc in order to provide useful information and financial advice to a company or user to aid in their financial objectives. See page 1, paragraphs [0001]-[0005].

Gay does not teach the text tabular delta data comprises deletions data; however, Zernik teaches providing deletions data (i.e. a list of deletions between one document and another) to an output screen. See figure 12 and columns 18 and 19, lines 4-23.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zernik's display of deletions data to the graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to view the differences between various versions of the same document. Furthermore, it was desirable at the time of the invention to

Art Unit: 2176

provide a user with a list of the differences between documents. See abstract, columns 1-2, column 4, lines 64-67 and column 5, lines 4-16.

Regarding claim 2, Gay does not teach displaying the deletions data; however, Zernik teaches providing deletions data (i.e. a list of deletions between one document and another) to an output screen. See figure 12 and columns 18 and 19, lines 4-23.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zernik's display of deletions data to the graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to view the differences between various versions of the same document. Furthermore, it was desirable at the time of the invention to provide a user with a list of the differences between documents. See abstract, columns 1-2, column 4, lines 64-67 and column 5, lines 4-16.

Regarding claim 28, claim 28 is drawn to a system for the apparatus claimed in claim 1, and therefore is rejected under the same rationale used in claim 1 above.

Regarding claim 29, claim 29 is drawn to a method for the apparatus claimed in claim 1, and therefore is rejected under the same rationale used in claim 1 above.

Regarding claim 9, Gay teaches comparing character strings associated with the numerical data provided in the previous financial document with the character strings in

Art Unit: 2176

the second financial document which meets the limitation ***compare sections of the first document tabular numerical data with related subject matter sections of said second document tabular numerical data based on tables.*** See figure 1, column 4, lines 14-67 and column 5, lines 1-40.

Regarding claim 13, Gay does not teach the additions, deletions, and substitutions data are visually distinct from the tabular data; however, Zernick teaches displaying each of the additions, deletions, and substitutions data in a visually distinct manner as in figure 11 which meets the limitation, ***wherein said additions, deletions, and substitutions data is delivered on said user interface as visually distinct from said first document tabular text and tabular numerical data and said second document tabular text and tabular numerical data..***

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zernik's visually distinct display of additions, deletions, and substitutions data to the graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to view the differences between various versions of the same document. Furthermore, it was desirable at the time of the invention to provide a user with a list of the differences between documents. See abstract, columns 1-2, column 4, lines 64-67 and column 5, lines 4-16.

Art Unit: 2176

Regarding claim 14, Gay does not teach the additions, deletions, and substitutions data are displayed in a third, fourth, and fifth manner respectively; however, Zernick teaches additions are displayed as text surrounded by blocks, deletions are displayed with a bar, and substitutions are displayed by a block. See figure 11.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zernik's visually distinct display of additions, deletions, and substitutions data to the graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to view the differences between various versions of the same document. Furthermore, it was desirable at the time of the invention to provide a user with a list of the differences between documents. See abstract, columns 1-2, column 4, lines 64-67 and column 5, lines 4-16.

Regarding claim 16, Gay teaches comparing character strings associated with numerical data provided in the previous financial document with the character strings in the second financial document which meets the limitation ***compare sections of the first document tabular text and tabular numerical data with related subject matter sections of said second document tabular text and tabular numerical data based on at least one of tables, graphs, columns, rows, time units, idea units and line items***. See figure 1, column 4, lines 14-67 and column 5, lines 1-40. Examiner Note: Line items are being interpreted as the character strings.

Regarding claim 18, Gay teaches the first and second documents comprise data in a text format. See columns 1-2. Gay further teaches these documents include one or more lines of textual material and one or more columns of data associated with each line of textual material. See column 1, lines 35-46. The textual strings are separated into a separate column from the columns of numerical data. Before comparing the first document to the second document, a first valid character string is extracted from the old/original document. See column 4, lines 14-38.

Regarding claim 19, Gay further teaches extracting a first valid character string from a previously existing financial document and comparing each string in a first/old document to the character strings in the new/second financial document. See figure 1, column 4, lines 14-67 and column 5, lines 1-40. Gay teaches the comparison of the two documents results in the creation of a second matrix of character strings provided on a second plane in the database including those textual strings that are not included in the first matrix of textual strings (from the first document) which meets the limitation ***generate text delta data***. See columns 5, lines 40-67 and column 6, lines 1-54.

Regarding claim 20, Gay teaches the delta data can include data that has been added in the new financial document. See column 2, lines 1-15 and column 9, lines 59-62. Gay does not teach the text delta data includes deletions data; however, Zernik

Art Unit: 2176

teaches providing deletions data (i.e. a list of deletions between one document and another) to an output screen. See figure 12 and columns 18 and 19, lines 4-23.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zernik's display of deletions data to the graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to view the differences between various versions of the same document. Furthermore, it was desirable at the time of the invention to provide a user with a list of the differences between documents. See abstract, columns 1-2, column 4, lines 64-67 and column 5, lines 4-16.

Regarding claim 21, Gay teaches the delta data can include data that has been added in the new financial document. See column 2, lines 1-15 and column 9, lines 59-62. Gay does not teach the text delta data includes deletions data; however, Zernik teaches providing deletions data (i.e. a list of deletions between one document and another) to an output screen. See figure 12 and columns 18 and 19, lines 4-23.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zernik's display of deletions data to the graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to view the differences between various versions of the same document. Furthermore, it was desirable at the time of the invention to provide a user with a list of the differences between documents. See abstract, columns 1-2, column 4, lines 64-67 and column 5, lines 4-16.

Regarding claim 22, Gay does not teach the additions, deletions, and substitutions data are visually distinct from the tabular data; however, Zernick teaches displaying each of the additions, deletions, and substitutions data in a visually distinct manner as in figure 11 which meets the limitation, ***wherein said additions, deletions, and substitutions data is displayed on said user interface as visually distinct from said first document text data and said second document text data.***

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zernick's visually distinct display of additions, deletions, and substitutions data to the graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to view the differences between various versions of the same document. Furthermore, it was desirable at the time of the invention to provide a user with a list of the differences between documents. See abstract, columns 1-2, column 4, lines 64-67 and column 5, lines 4-16.

Regarding claim 23, Gay does not teach the additions, deletions, and substitutions data are displayed in a third, fourth, and fifth manner respectively; however, Zernick teaches additions are displayed as text surrounded by blocks, deletions are displayed with a bar, and substitutions are displayed by a block. See figure 11.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zernik's visually distinct display of additions, deletions, and substitutions data to the graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to view the differences between various versions of the same document. Furthermore, it was desirable at the time of the invention to provide a user with a list of the differences between documents. See abstract, columns 1-2, column 4, lines 64-67 and column 5, lines 4-16.

Regarding claim 25, Gay teaches comparing character strings provided in the previous financial document with the character strings in the second financial document which meets the limitation ***compare sections of the first document text/tabular data with related subject matter sections of said second document text/tabular data based on at least one of tables, graphs, columns, rows, time units, idea units and line items***. See figure 1, column 4, lines 14-67 and column 5, lines 1-40. Examiner Note: Line items are being interpreted as the character strings.

Regarding claim 30, Gay does not teach comparing sections of the first and second document based on graphs; however, Zilberman discloses interpreting financial documents in which financial inputs are evaluated against a predetermined value and the results of the evaluation including changes and percentage changes in the form are produced. See page 4, paragraph [0059] and page 6, paragraph [0068]. Zilberman's

Art Unit: 2176

system includes graphics capabilities so that in addition to outputting text, graphs and charts can be output to illustrate the evaluated relationships such as the change and percentage change between previous periods. See page 6, paragraph [0068].

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zilberman's insertion of a graphic depicting the change between financial information in the system of Gay because it would visually display comparisons of information with previous periods, industry averages, etc. See page 6, paragraph [0068].

Regarding claims 31 and 32, Gay teaches comparing items from the first document to those of second document based on columns and rows where a column includes data and the rows contain a data item. See columns 2-3.

Regarding claim 33, Gay teaches comparing items from a first document to a second document which can include time units. See columns 2-3.

Regarding claim 34, Gay teaches comparing items from a first document to a second document which can include idea units. See columns 2-3.

Regarding claim 35, Gay teaches comparing character strings in the first document with a second document. Line items are interpreted as character strings. See figure 1, column 4, lines 14-67 and column 5, lines 1-40.

Regarding claim 36, Gay does not teach the change is a mathematical difference amount; however, Zilberman discloses interpreting financial documents in which financial inputs are evaluated against a predetermined value and the results of the evaluation including changes and percentage changes in the form are produced. See page 4, paragraph [0059] and page 6, paragraph [0068]. Zilberman's system includes graphics capabilities so that in addition to outputting text, graphs and charts can be output to illustrate the evaluated relationships such as the change and percentage change between previous periods. See page 6, paragraph [0068].

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zilberman's depicting the change between financial information in the system of Gay because it provides for comparisons of financial information with previous periods, industry averages, etc in order to provide useful information and financial advice to a company or user to aid in their financial objectives. See page 1, paragraphs [0001]-[0005].

Regarding claim 37, Gay does not teach the change is a mathematical difference amount comprises a subtraction amount; however, Zilberman discloses interpreting financial documents in which financial inputs are evaluated against a predetermined value and the results of the evaluation including changes and percentage changes in the form are produced. See page 4, paragraph [0059] and page 6, paragraph [0068]. Zilberman's system includes graphics capabilities so that in addition to outputting text,

Art Unit: 2176

graphs and charts can be output to illustrate the evaluated relationships such as the change and percentage change between previous periods. See page 6, paragraph [0068].

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zilberman's depicting the change between financial information in the system of Gay because it provides for comparisons of financial information with previous periods, industry averages, etc in order to provide useful information and financial advice to a company or user to aid in their financial objectives. See page 1, paragraphs [0001]-[0005].

Regarding claim 38, Gay does not teach the change is a percentage change; however, Zilberman discloses interpreting financial documents in which financial inputs are evaluated against a predetermined value and the results of the evaluation including changes and percentage changes in the form are produced. See page 4, paragraph [0059] and page 6, paragraph [0068]. Zilberman's system includes graphics capabilities so that in addition to outputting text, graphs and charts can be output to illustrate the evaluated relationships such as the change and percentage change between previous periods. See page 6, paragraph [0068].

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zilberman's depicting the change between financial information in the system of Gay because it provides for comparisons of financial information with previous periods, industry averages, etc in order to provide useful

Art Unit: 2176

information and financial advice to a company or user to aid in their financial objectives.

See page 1, paragraphs [0001]-[0005].

Regarding claim 39, Gay teaches the numerical data is financial metric data.

See columns 1-2 and abstract.

Regarding claim 40, Gay teaches comparing two document which could be of the same financial institution. See abstract and columns 1-2.

Regarding claim 41, Gay teaches comparing two document which could be of the same financial institution or security. See abstract and columns 1-2.

10. Claims 3-8, 12, 15, 17, 24, 26 and 42-44, are rejected under 35 U.S.C. 103(a) as being unpatentable over Gay, US 6,792,145 B2, 09/14/04 (filed on 06/08/01) in view of Zilberman, US 2006/0167772 A1, 07/27/06 (filed 10/30/02, provisional application filed on 10/30/02) and Zernik, US 7,260,773 B2, 08/21/07 (Continuation filed on 03/28/02), as applied to independent claims 1, 28, and 29 above, and further in view of Horton, US 2004/0230892 A1, 11/18/04 (filed 03/17/04, provisional application filed on 03/17/03).

Regarding claim 3, Gay/Zilberman/Zernick do not teach the numerical tabular delta data is delivered on a user interface as visually distinct from the first-document tabular numerical data and said second-document numerical tabular data. However,

Art Unit: 2176

Horton teaches a system and method for document project management in which the original portion of a document and each of a plurality of proposed revisions are displayed simultaneously wherein the differences are highlighted in order to make it easy to find the differences which meets the limitation, ***wherein said tabular delta data is delivered on a user interface as visually distinct from the tabular data.*** See page 1, paragraphs [0012]-[0019] and figure 1. Highlighted the differences by italicizing certain words is providing a means to visually distinct the delta data from the tabular data.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Horton's display of a portion of the original document and changes to that portion in a graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to simultaneously view the differences between various versions of the same document. This was desirable at the time of the invention in order to provide a user with a simultaneous, side-by-side comparison of the differences between documents. See page 1, paragraphs [0003]-[0015].

Regarding claim 4, Gay teaches the numerical tabular delta data indicates a difference between the first and second document tabular data. Gay does not teach it also displays a percentage change between the first document tabular numerical data and the second-document tabular numerical data, and wherein said visually distinct numerical tabular delta data for the difference change between the first document

Art Unit: 2176

tabular numerical data and the second document tabular numerical data is represented in a first manner and the percentage change in a second manner.

However, Zilberman discloses interpreting financial documents in which financial inputs are evaluated against a predetermined value and the results of the evaluation including changes and percentage changes are produced which meets the limitation, ***displaying a percentage change***. For example, a variable may represent a difference in percent of total assets or percent of sales between one entity and its competitor. See page 4, paragraph [0059] and page 6, paragraph [0068]. It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zilberman's depicting the change between financial information in the system of Gay because it provides for comparisons of financial information with previous periods, industry averages, etc in order to provide useful information and financial advice to a company or user to aid in their financial objectives. See page 1, paragraphs [0001]-[0005].

Furthermore, Horton teaches a system and method for document project management in which the original portion of a document and each of a plurality of proposed revisions are displayed simultaneously wherein the differences are highlighted in order to make it easy to find the differences which meets the limitation, ***wherein said tabular delta data is delivered on a user interface as visually distinct from the tabular data in a first manner***. See page 1, paragraphs [0012]-[0019] and figure 1. Highlighted the differences by italicizing certain words is providing a means to visually distinct the delta data from the tabular data.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Horton's display of a portion of the original document and changes to that portion in a graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to simultaneously view the differences between various versions of the same document. This was desirable at the time of the invention in order to provide a user with a simultaneous, side-by-side comparison of the differences between documents. See page 1, paragraphs [0003]-[0015].

Regarding claim 5, Gay does not teach displaying a plurality of visually distinct tabular delta data; however, Horton teaches a system and method for document project management in which the original portion of a document and each of a plurality of proposed revisions are displayed simultaneously wherein the differences are highlighted in order to make it easy to find the differences which meets the limitation, ***a plurality of visually distinct numerical tabular delta data***. page 1, paragraphs [0012]-[0019] and figure 1. Figure 1 displays multiple drafts indicating a plurality of differences.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Horton's display of a portion of the original document and changes to that portion in a graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to simultaneously view the differences between various versions of the same document. This was desirable at the time of the invention in order to provide a user with a

simultaneous, side-by-side comparison of the differences between documents. See page 1, paragraphs [0003]-[0015].

Regarding claim 6, Gay does not teach that the tabular delta data delivered on the user interface is chronicled by at least one of numeric, alphabetic, alphanumeric, and consecutive sequence units. However, Horton teaches delivering tabular delta data chronicled by a draft number relating to the version of the document. See figure 1.

Regarding claim 7, Gay does not teach inserting a graphic into the tabular delta data indicative of change magnitude for each change between related subject matter of the first tabular data and the second document tabular data; however, Zilberman teaches an electronic interpretation of financials in which financial inputs related to an entity are evaluated against predetermined values. See abstract, page 1, paragraphs [0006]-[0011]. Zilberman's system includes graphics capabilities so that in addition to outputting text, graphs and charts can be output to illustrate the evaluated relationships such as the change and percentage change between previous periods which meets the limitation ***inserting a graphic into the tabular delta data indicative of change magnitude for each change between related subject matter of the first tabular data and the second document tabular data.*** See page 6, paragraph [0068].

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zilberman's insertion of a graphic depicting the change between financial information in the system of Gay because it would visually display

Art Unit: 2176

comparisons of information with previous periods, industry averages, etc. See page 6, paragraph [0068].

Regarding claim 8, Gay does not teach the graphic is comprised of at least one of graphs, charts, statistics, and images. Zilberman's system includes graphics capabilities so that in addition to outputting text, graphs and charts can be output to illustrate the evaluated relationships. See page 6, paragraph [0068]. It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zilberman's insertion of a graphic depicting the change between financial information in the system of Gay because it would visually display comparisons of information with previous periods, industry averages, etc. See page 6, paragraph [0068].

Regarding claim 12, Gay does not teach a user interface displays at least one of said additions and substitutions data; however, Horton teaches a system and method for document project management in which the original portion of a document and each of a plurality of proposed revisions are displayed simultaneously wherein any additions, deletions, and substitutions are highlighted which meets the limitation, ***a user interface for displaying at least one of said additions data and substitutions data***. See page 1, paragraphs [0012]-[0019], page 3, paragraph [0069], and figure 1.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Horton's display of a portion of the original document and changes to that portion in a graphical user interface in Gay's system for storing the

Art Unit: 2176

differences between financial documents in a database because it enables a user to simultaneously view the differences between various versions of the same document. This was desirable at the time of the invention in order to provide a user with a simultaneous, side-by-side comparison of the differences between documents. See page 1, paragraphs [0003]-[0015].

Regarding claim 15, Gay does not teach that deletions data delivered on the user interface is chronicled by at least one of numeric, alphabetic, alphanumeric, and consecutive sequence units. However, Horton teaches delivering tabular delta data, indicative of changes made to the document, are chronicled by a draft number relating to the version of the document. See figure 1.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Horton's chronicle in a graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to determine the differences between various versions of the same document. This was desirable at the time of the invention in order to provide a user with versions of the differences between documents. See page 1, paragraphs [0003]-[0015].

Regarding claims 42-44, Gay does not teach displaying the sequence units in a substantial horizontal alignment; however, Zernick teaches displaying the versions associated with deletions, additions, and substitutions in a horizontal alignment as in figure 11.

Art Unit: 2176

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Zernik's display of deletions data to the graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to view the differences between various versions of the same document. Furthermore, it was desirable at the time of the invention to provide a user with a list of the differences between documents. See abstract, columns 1-2, column 4, lines 64-67 and column 5, lines 4-16.

Regarding claim 17, Gay does not teach integrated at least two of the tabular delta data, text/tabular delta data, tabular data, and text/tabular data for delivery on a user interface. Horton teaches integrating tabular delta data and tabular data for delivery on a user interface as depicted in claim 1. Horton teaches a system and method for document project management in which the original portion of a document and each of a plurality of proposed revisions are displayed simultaneously. See page 1, paragraphs [0012]-[0019] and figure 1.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Horton's display of a portion of the original document and changes to that portion in a graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to simultaneously view the differences between various versions of the same document. This was desirable at the time of the invention in order to provide a user with a

Art Unit: 2176

simultaneous, side-by-side comparison of the differences between documents. See page 1, paragraphs [0003]-[0015].

Regarding claim 24, Gay does not teach that one of the additions, substitutions, or deletions data delivered on the user interface is chronicled by at least one of numeric, alphabetic, alphanumeric, and consecutive sequence units. However, Horton teaches delivering tabular delta data, indicative of changes made to the document, are chronicled by a draft number relating to the version of the document. See figure 1.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Horton's chronicle in a graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to determine the differences between various versions of the same document. This was desirable at the time of the invention in order to provide a user with versions of the differences between documents. See page 1, paragraphs [0003]-[0015].

Regarding claim 26, Gay does not teach integrated at least two of the tabular delta data, text/tabular delta data, tabular data, and text/tabular data for delivery on a user interface. Horton teaches integrating tabular delta data and tabular data for delivery on a user interface as depicted in claim 1. Horton teaches a system and method for document project management in which the original portion of a document and each of a plurality of proposed revisions are displayed simultaneously. See page 1, paragraphs [0012]-[0019] and figure 1.

Art Unit: 2176

It would have been obvious to a person of ordinary skill in the art at the time of the invention to incorporate Horton's display of a portion of the original document and changes to that portion in a graphical user interface in Gay's system for storing the differences between financial documents in a database because it enables a user to simultaneously view the differences between various versions of the same document. This was desirable at the time of the invention in order to provide a user with a simultaneous, side-by-side comparison of the differences between documents. See page 1, paragraphs [0003]-[0015].

Response to Arguments

11. Applicant's arguments filed 12/21/07 have been fully considered but they are not persuasive.

On pages 11-12 of the Remarks, Applicant argues the claims as amended are not taught by the prior art Gay, Zilberman, and Horton. Specifically, Applicant argues that Horton does not teach outputting deletions data. Although Horton teaches providing the changes made to a document to the user, he does not highlight the differences specifically in that he does not say what is deleted. Therefore, Examiner has utilized the Zernik reference to teach this feature as outlined in the rejections above.

Newly added claims 42-44 have also been rejected above. Upon further review, Examiner has introduced new rejections under 35 U.S.C. 101 as outlined above.


In view of the comments above, the rejections are maintained.

Conclusion

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Rachna Singh whose telephone number is 571-272-4099. The examiner can normally be reached on M-F (8:30AM-6:00PM).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Doug Hutton can be reached on 571-272-4137. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



Rachna Singh
Primary Examiner, Art Unit 2176
02/01/08